

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF VIRGINIA

| | | |
|-----------------------------|---|-------------------|
| ALISHA W. WILKES, |) | |
| |) | |
| Plaintiff, |) | NO. 1:10-cv-00160 |
| |) | (CMH-TRJ) |
| -vs- |) | |
| |) | |
| GMAC MORTGAGE, LLC, et al., |) | VIDEOTAPED |
| |) | DEPOSITION OF |
| Defendants. |) | ALLISON HIGGINS |

The videotaped deposition of MS. ALLISON HIGGINS called as a witness by the plaintiff in the above-entitled action, pursuant to notice and taken before Brenda L. Bodensteiner Klenk, Certified Shorthand Reporter, Registered Professional Reporter, and Notary Public, at GMAC Mortgage, LLC, 3451 Hammond Avenue, Waterloo, Iowa, on April 25, 2011, at 2:50 p.m.

APPEARANCES:

CONSUMER LITIGATION ASSOCIATES, PC
By ATTORNEY LEONARD A. BENNETT
12515 Warwick Boulevard, Suite 1000
Newport News, Virginia 23606
Lenbennett@cox.net

and

LAW OFFICES OF JOHN BAZAZ, PLC
By ATTORNEY JOHN BAZAZ
4000 Legato Road, Suite 1100
Fairfax, Virginia 22033
Jbazaz@bazazlaw.com

appeared telephonically on behalf of the
plaintiff;

1 APPEARANCES (Continued):

2

TROUTMAN SANDERS LLP

3

By ATTORNEY JOHN C. LYNCH

222 Central Park Avenue, Suite 2000

4

Virginia Beach, Virginia 23462

757.687.7765

5

John.lynch@troutmansanders.com

6

appeared on behalf of GMAC Mortgage, LLC,
defendant;

7

8

TAYLOR & WALKER, PC

By ATTORNEY BRIAN NELSON CASEY

9

555 Main Street

P.O. Box 3490

10

Norfolk, Virginia 23514-3490

757.625.7300

11

Bcasey@taylorwalkerlaw.com

12

appeared telephonically on behalf of
America Funding, Inc., defendant;

13

14

GLASSER & GLASSER, PLC

By ATTORNEY JASON HAMLIN

15

580 East Main Street, Suite 600

Norfolk, Virginia 23510-3490

16

Jhamlin@glasserlaw.com.com

17

appeared telephonically on behalf of
Nationstar Mortgage, LLC, defendant;

18

19

MORRIS & MORRIS, PC

By ATTORNEY GRANT EDWARD KRONENBERG

20

700 East Main Street, Suite 1100

P.O. Box 30

21

Richmond, Virginia 23218-3490

Gkronenberg@morris-morris.com.com

22

appeared telephonically on behalf of
Trans Union, LLC, defendant.

23

24 VIDEOGRAPHER:

25

David Seuferer, Video Specialists LLC

| | | |
|----|---------------------------------|--------|
| 1 | I N D E X | |
| 2 | EXAMINATION OF: ALLISON HIGGINS | |
| 3 | | |
| 4 | By Mr. Bennett | 4 |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | E X H I B I T S | |
| 9 | | |
| 10 | (No exhibits marked.) | |
| 11 | | |
| 12 | | |
| 13 | | |
| 14 | | |
| 15 | | |
| 16 | | |
| 17 | | |
| 18 | | |
| 19 | | |
| 20 | | |
| 21 | | |
| 22 | | |
| 23 | Signature Page | 19 |
| 24 | Reporter Certificate | 20 |
| 25 | | |
| | | Page 3 |

1 THE VIDEOGRAPHER: Today's date is April 25, 2011.
2 We're in Waterloo, Iowa, at 3451 Harmond (sic) Avenue. The
3 time is approximately 2:50 p.m. This is the deposition of
4 Allison Higgins.

5 Will the court reporter administer the oath to the
6 witness.

7 ALLISON HIGGINS,
8 having been first duly sworn, was examined and testified as
9 follows:

10 EXAMINATION

11 BY MR. BENNETT:

12 Q. Ma'am, my name is Leonard Bennett. Obviously we
13 haven't met before. You're in Iowa. I'm in Virginia on the
14 telephone, and we are taking this deposition by videotape.

15 Have you ever had your deposition taken before?

16 A. No.

17 Q. You work for GMAC Mortgage, LLC; is that correct?

18 A. That's correct.

19 Q. And you have been employed with GMAC for
20 approximately five years?

21 A. That's correct.

22 Q. How old are you, ma'am?

23 A. I'm 27.

24 Q. Do you have any college education?

25 A. Yes, I do.

Page 4